



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
**RICHARD S. HOFFMAN, JR., ESQ. (#RH-9353)**

**HOFFMAN DiMUZIO**

**A Partnership of Professional Corporations**

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Attorneys for Debtor

In Re:

JAMES M. VITALE, II  
MELISSA M. VITALE

Debtors

Order Filed on May 16, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-31164

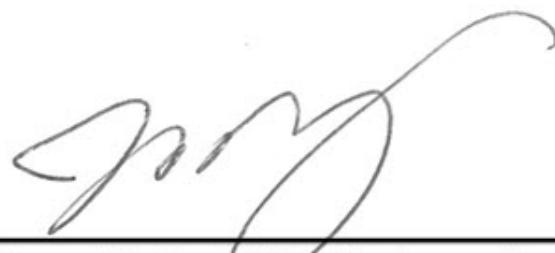
Hearing Date: @ 11:00am

Judge: JNP

**ORDER APPROVING POST-PETITION FINANCING  
IN ACCORDANCE WITH U.S.C. §364 AND RULE 4001(c)**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 16, 2023**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtors: James M. Vitale, II and Melissa M. Vitale

Case No.: 18-31164/JNP

**Caption of Order: Order Approving Post-Petition Financing in Accordance with U.S.C. §364 and Rule 4001(c)**

This matter having been opened to the Court by Richard S. Hoffman, Jr., Esquire, of the Law Firm of Hoffman DiMuzio, attorneys for Debtors, James M. Vitale, II and Melissa M. Vitale, for an Order Approving Financing, and any related responses or objections, and for good cause appearing therefore, it is hereby:

ORDERED that the debtors hereby are allowed to obtain financing via a refinancing mortgage agreement with Peoples Bank pursuant to the terms outlined in the debtors' certification in support of the motion; and it is further

ORDERED that either the debtors or Peoples Bank shall be allowed to take any necessary actions to record the transaction with local governmental authorities; and it is further

ORDERED that debtors are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtors shall continue to make payments under the Plan as confirmed; and it is further

ORDERED that the chapter 13 trustee shall be provided with a copy of the HUD-1 settlement statement within seven (7) days of the closing of the refinance; and it is further

ORDERED that Fed. R. Bankr. P. 6004(h), which provides for a 14 day stay of this order is not applicable; and it is further

ORDERED that debtors either shall pay off their Chapter 13 Plan payments in accordance with a verified payoff statement provided by the Chapter 13 Trustee or shall submit payments via wage order or TFS Bill Pay starting immediately, and shall provide proof of same to the Trustee within 14 days.